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3624

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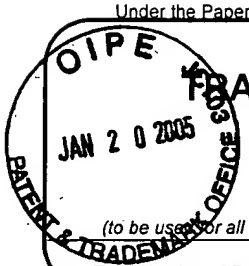

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission	10

Application Number	09/127,341
Filing Date	July 31, 1998
First Named Inventor	DeAddio et al.
Art Unit	3624
Examiner Name	D. Felten
Attorney Docket Number	11021.0001

ENCLOSURES *(Check all that apply)*

- ☐ Fee Transmittal Form
  - ☐ Fee Attached
- ☑ Amendment/Reply
  - ☐ After Final
  - ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☐ Information Disclosure Statement
- ☐ Certified Copy of Priority Document(s)
- ☐ Reply to Missing Parts/ Incomplete Application
  - ☐ Reply to Missing Parts under 37 CFR 1.52 or 1.53
- ☐ Drawing(s)
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney, Revocation Change of Correspondence Address
- ☐ Terminal Disclaimer
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- ☐ Appeal Communication to TC **(Appeal Notice, Brief, Reply Brief)**
- ☐ Proprietary Information
- ☐ Status Letter
- ☑ Other Enclosure(s) (please Identify below):
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Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Hughes Hubbard & Reed LLP		
Signature			
Printed name	Ronald Abramson		
Date	Jan. 20, 2005	Reg. No.	34,762

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Date Name (print) Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	DeAddio et al.	Examiner:	D. Felten
Title:	Object Oriented System for Managing Complex Financial Instruments	Serial No.	09/127,341
Filed:	July 31, 1998	Art Unit	3624
Ref. No.	11021.0001		

RESPONSE TO OFFICE ACTION

To: Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following is in response to the Office Action mailed December 16, 2004 for the above-referenced application.

Claims 21-23 and 25-33 are in the application.

In the action, claims 21-23 and 25-33 were rejected under 35 U.S.C. § 103 (a) as being obvious over Marshall (US 5,675,746) ("Marshall"), in view of Kodosky et al. (US 5,301,336) ("Kodosky").

Applicant respectfully traverses as to all claims, and requests that the present rejection be withdrawn and the application allowed. Applicant also requests that the outstanding information disclosure statement (IDS) be considered and the references therein made of record. No fee is due herewith.

REMARKS

The present rejection is an obviousness rejection of all pending claims based on a reference previously cited, Marshall, in light of a newly cited reference, Kodosky. Applicant traverses this rejection for the following reasons:

- Kodosky is nonanalogous. The present application concerns the modeling of financial instruments, such as financial options, puts, calls, derivatives, etc.